

EXHIBIT E

 AI Reports™ Form 100.04	Client File #:	Appraisal File #:	19M17052
	<h2>Summary Appraisal Report • Residential</h2>		
Appraisal Company: James G. Wilkins Appraisals Address: 1012 Mason Ave., Drexel Hill, PA 19026 Phone: 570-421-7090 Fax: N/A Website: www.wilkinsappraisals.com			
Appraiser: James G. Wilkins		Co-Appraiser: AI Membership (if any): <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA	
AI Status (if any): <input type="checkbox"/> Candidate for Designation <input type="checkbox"/> Practicing Affiliate		AI Status (if any): <input type="checkbox"/> Candidate for Designation <input type="checkbox"/> Practicing Affiliate	
Other Professional Affiliation: E-mail: jim@wilkinsappraisals.com			
Client: Eckert Seamans Cherin & Mellott, LLC		Contact: Diane L. Shafer	
Address: Princeton Pike Corp. Center, 2000 Lenox Drive, Ste 203, Lawrenceville, NJ 08648			
Phone: (609) 989.5014		Fax: <input type="text"/> E-mail: dshafer@eckertseamans.com	
SUBJECT PROPERTY IDENTIFICATION			
Address: 5334 Delia Ter			
City: East Stroudsburg		County: PA	State: 18301 ZIP: Gutierrez, Antonio
Legal Description: DBV: 2479-1455			
Tax Parcel #: 1763820492188		RE Taxes: \$ 8333.65-Old assmt	Tax Year: 2019
Use of the Real Estate As of the Date of Value: Single Family Residential			
Use of the Real Estate Reflected in the Appraisal: Single Family Residential			
Opinion of highest and best use (if required): Single Family Residential			
SUBJECT PROPERTY HISTORY			
Owner of Record: Gutierrez, Paul			
Description and analysis of sales within 3 years (minimum) prior to effective date of value:			
Description and analysis of agreements of sale (contracts), listings, and options:			
RECONCILIATIONS AND CONCLUSIONS			
Indication of Value by Sales Comparison Approach		\$ 150,000	
Indication of Value by Cost Approach		\$ Not Developed	
Indication of Value by Income Approach		\$ Not Developed	
Final Reconciliation of the Methods and Approaches to Value:		I have only developed the Sales Comparison Approach as the Cost and Income Approaches are inappropriate for single family homes and older homes.	
Opinion of Value as of: 9-28-2016		\$ 150,000	
Exposure Time: 90-180 days			
The above opinion is subject to: <input type="checkbox"/> Hypothetical Conditions and/or <input checked="" type="checkbox"/> Extraordinary Assumptions cited on the following page.			

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Serial# 0F6106CF
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Client:	Eckert Seamans Cherin & Mellott, LLC	Client File #:	
Subject Property:	5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio	Appraisal File #:	19M17052

ASSIGNMENT PARAMETERS

Intended User(s): Eckert, Seamans Attorneys at Law

Intended Use: Property Management

This report is not intended by the appraiser for any other use or by any other user.

Type of Value: Market Value

Effective Date of Value: 9-28-2016

Interest Appraised: Fee Simple Leasehold Other

Hypothetical Conditions: (A hypothetical condition is that which is contrary to what exists, but is asserted by the appraiser for the purpose of analysis. Any hypothetical condition may affect the assignment results.)

Extraordinary Assumptions: (An extraordinary assumption is directly related to a specific assignment and presumes uncertain information to be factual. If found to be false this assumption could alter the appraiser's opinions or conclusions. Any extraordinary assumption may affect the assignment results.)

I have assumed that all mechanical components are in satisfactory working order.

In accordance with Standard Rule 2-2(b) of the Uniform Standard of Professional Appraisal Practice (USPAP), this is a summary appraisal report.**SCOPE OF WORK**

Definition: The scope of work is the type and extent of research and analysis in an assignment. Scope of work includes the extent to which the property is identified, the extent to which tangible property is inspected, the type and extent of data research, and the type and extent of analysis applied to arrive at credible opinions or conclusions. The specific scope of work for this assignment is identified below and throughout this report.

Scope of Subject Property Inspection/Data Sources Utilized	Approaches to Value Developed
Appraiser Property Inspection: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date of Inspection: 7-19-2019 Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: I inspected the subject on 7-19-2019. I researched the Pocono Mountain MLS for sales of comparable properties.	Cost Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis Sales Comparison Approach: <input checked="" type="checkbox"/> Is necessary for credible results and is developed in this analysis <input type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis Income Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis
Co-Appraiser Property Inspection: <input type="checkbox"/> Yes <input type="checkbox"/> No Date of Inspection: Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted:	

Additional Scope of Work Comments: Pages 5, 6, and 7 pertain to the Cost Approach, Income Approach, and Site Valuation which have not been developed thus have been omitted. The "Sale and Contract dates" indicated for the subject on the sales grid refers to the inspection date and effective date of this appraisal. This report which has a retrospective effective date of 9-28-2016 is essentially an addendum to the report that I prepared with the effective value date of 7-19-2019. I have not completed the sections describing the subject property, subject neighborhood, or market conditions. I have made the extraordinary assumption that the physical characteristics including condition are essentially the same. I have not described the market conditions as it goes beyond the scope of this report.

Significant Real Property Appraisal Assistance: None Disclose Name(s) and contribution:

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Client:	Eckert Seamans Cherin & Mellott, LLC	Client File #:	
Subject Property:	5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio	Appraisal File #:	19M17052

SALES COMPARISON APPROACH									
ITEM		SUBJECT		COMPARISON 1		COMPARISON 2		COMPARISON 3	
Address		5334 Delia Ter East Stroudsburg, PA 18301		246 Julian Ter East Stroudsburg, PA 18301		317 Robinwood Ter East Stroudsburg, PA 18301		474 Somerset Dr East Stroudsburg, PA 18301	
Proximity to Subject				1.20 miles NE		0.55 miles E		1.41 miles NE	
Data Source/ Verification				PMMLS#: PM-17163 17639201097081		PMMLS#: PM-22071 17639203139726		PMMLS#: PM-28299 17639201385849	
Original List Price		\$ N/A		\$ 189,999		\$ 155,000		\$ 144,900	
Final List Price		\$ N/A		\$ 173,000		\$ 155,000		\$ 139,000	
Sale Price		\$ Market Value		\$ 165,000		\$ 146,000		\$ 126,500	
Sale Price % of Original List		%		86.8 %		94.2 %		87.3 %	
Sale Price % of Final List		%		95.4 %		94.2 %		91.0 %	
Closing Date		9-28-2016		5-14-2015		9-25-2015		12-17-2015	
Days On Market		N/A		164		142		172	
Price/Gross Living Area		\$ 56.51		\$ 59.16		\$ 48.84			
DESCRIPTION		DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment		
Financing Type		N/A	FHA		Conventional		Cash		
Concessions		N/A	Sellers Conc.	-4,950	None Known		None Known		
Contract Date		9-28-2016	3-17-2015		8-27-2015		11-12-2015		
Location		Average	Average		Average		Average		
Site Size		0.56 acre	0.53 acre		0.77 acre		0.35 acre		
Site Views/Appeal		Average	Average		Average		Average		
Design and Appeal		Contemporary	Contemporary		Contemporary		Contemporary		
Quality of Construction		Average	Average		Average		Average		
Age		33	34		34		30		
Condition		Average	Average		Average		Average		
Above Grade Bedrooms		Bedrooms 4	Bedrooms 4		Bedrooms 3	+2,000	Bedrooms 4		
Above Grade Baths		Baths 2.5	Baths 2.5		Baths 3	-2,000	Baths 2.5		
Gross Living Area		3,150 Sq.Ft.	2,920 Sq.Ft.	+4,100	2,468 Sq.Ft.	+12,300	2,590 Sq.Ft.	+10,100	
Below Grade Area		Crawlspac	Crawlspac		Slab		Full Basement	-4,000	
Below Grade Finish		N/A	N/A		N/A		Unfinished		
Other Area		N/A	N/A		N/A		N/A		
Functional Utility		Average	Average		Average		Average		
Heating/Cooling		Ht. Pmp/AC	FWA/AC		BB/elec/Wall AC	+2,500	BB/Elec/None	+3,000	
Car Storage		1 Car Garage	2 Car Garage	-3,500	1 Car Garage		2 Car Garage	-3,500	
Fireplace/Stove Pad		FP & Stv Pad	Stove Pad	+1,000	Fireplace	+1,000	Fireplace	+1,000	
Other Features		Decks	Deck		Deck,Scrn porch	-1,500	Deck		
Net Adjustment (total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,350		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 14,300		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 6,600		
Adjusted Sale Price			Net Adj. 2 %		Net Adj. 9.8 %		Net Adj. 5.2 %		
Prior Transfer History	10-4-2016, \$1.00 DBV: 2479-1455	7-16-2014, \$44,000 DBV: 7431	Gross Adj. 8.2 % \$ 161,650		Gross Adj. 14.6 % \$ 160,300		Gross Adj. 17.1 % \$ 133,100		
Comments and reconciliation of the sales comparison approach: I have described and analyzed the four most similar sales found during my research of the Pocono Mountain MLS over the past twelve months. These sales are in my opinion the most similar to the subject and provide the most realistic value indicators. I have made adjustments for pertinent physical differences based on market preferences. Any adjustments for quality or condition are based on the MLS descriptions as well as a review of MLS interior photos of these sales. No age adjustments were made as the subject and comparable's effective ages are judged to be equal. All sales are in the subject subdivision. Due to lack of comparables I extended my search to 1-1-2015. When selected the best value indicators I considered the sales dates as well as the other typical factors.									
Indication of Value by Sales Comparison Approach					\$ 150,000				

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ADDITIONAL COMPARABLE SALES

Client:	Eckert Seamans Cherin & Mellott, LLC				Client File #:		
Subject Property:	5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio				Appraisal File #:	19M17052	
SALES COMPARISON APPROACH							
ITEM	SUBJECT	COMPARISON 4		COMPARISON 5		COMPARISON 6	
Address	5334 Delia Ter East Stroudsburg, PA 18301	1195 Woodland Dr East Stroudsburg, PA 18301					
Proximity to Subject		0.93 miles N					
Data Source/ Verification		PMMLS#: PM-32494 17639201070731		PMMLS#:		PMMLS#:	
Original List Price		\$ N/A	\$ 135,000		\$		\$
Final List Price		\$ N/A	\$ 135,000		\$		\$
Sale Price		\$ Market Value	\$ 140,000		\$		\$
Sale Price % of Original List	%	103.7 %		%		%	
Sale Price % of Final List	%	103.7 %		%		%	%
Closing Date	9-28-2016	6-24-2016					
Days On Market	N/A	353					
Price/Gross Living Area	\$	\$ 59.17	\$	\$	\$	\$	
DESCRIPTION		DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Financing Type	N/A	FHA					
Concessions	N/A	Sellers Conc.	-8,400				
Contract Date	9-28-2016	4-10-2016					
Location	Average	Average		Average		Average	
Site Size	0.56 acre	0.33 acre					
Site Views/Appeal	Average	Average		Average		Average	
Design and Appeal	Contemporary	Contemporary		Contemporary		Contemporary	
Quality of Construction	Average	Average					
Age	33	37					
Condition	Average	Average					
Above Grade Bedrooms	Bedrooms 4	Bedrooms 4		Bedrooms		Bedrooms	
Above Grade Baths	Baths 2.5	Baths 3	-2,000	Baths		Baths	
Gross Living Area	3,150 Sq.Ft.	2,366 Sq.Ft.	+14,100	Sq.Ft.		Sq.Ft.	
Below Grade Area	Crawlspac	Crawlspac					
Below Grade Finish	N/A	N/A					
Other Living Area	N/A	N/A					
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Ht. Pmp/AC	BB/elec/Wall AC	+2,500				
Car Storage	1 Car Garage	2 Car Garage	-3,500				
Fireplace/Stove Pad	FP & Stv Pad	Fireplace	+1,000				
Other Features	Decks	Decks					
Net Adjustment (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,700		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sale Price		Net Adj. 2.6 %		Net Adj. %		Net Adj. %	
Prior Transfer History	10-4-2016, \$1.00 DBV: 2479-1455	5-21-1987, \$102,000 DBV: 1554-1278		Gross Adj. 22.5 % \$ 143,700	Gross Adj. % \$	Gross Adj. % \$	
Comments:	See comments following Sales #1-3.						

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Subject Photo Page

Borrower			
Property Address	5334 Delia Ter		
City	East Stroudsburg	County	PA
Lender/Client	Eckert Seamans Cherin & Mellott, LLC	State	18301 Zip Code Gutierrez, Antonio

**Subject Front**

5334 Delia Ter
 Sales Price Market Value
 G.L.A. 3,150
 Tot. Rooms 10
 Tot. Bedrms. 4
 Tot. Bathrms. 2.5
 Location Average
 View Average
 Site 0.56 acre
 Quality Average
 Age 33

**Subject Rear****Subject Street**

Comparable Photo Page

Borrower			
Property Address	5334 Delia Ter	County	PA
City	East Stroudsburg	State	18301
Lender/Client	Eckert Seamans Cherin & Mellott, LLC	Zip Code	Gutierrez, Antonio

**Comparable 1**

246 Julian Ter

**Comparable 2**

317 Robinwood Ter

**Comparable 3**

474 Somerset Dr

Comparable Photo Page

Borrower			
Property Address	5334 Delia Ter	County	PA
City	East Stroudsburg	State	18301
Lender/Client	Eckert Seamans Cherin & Mellott, LLC	Zip Code	Gutierrez, Antonio



Comparable 4

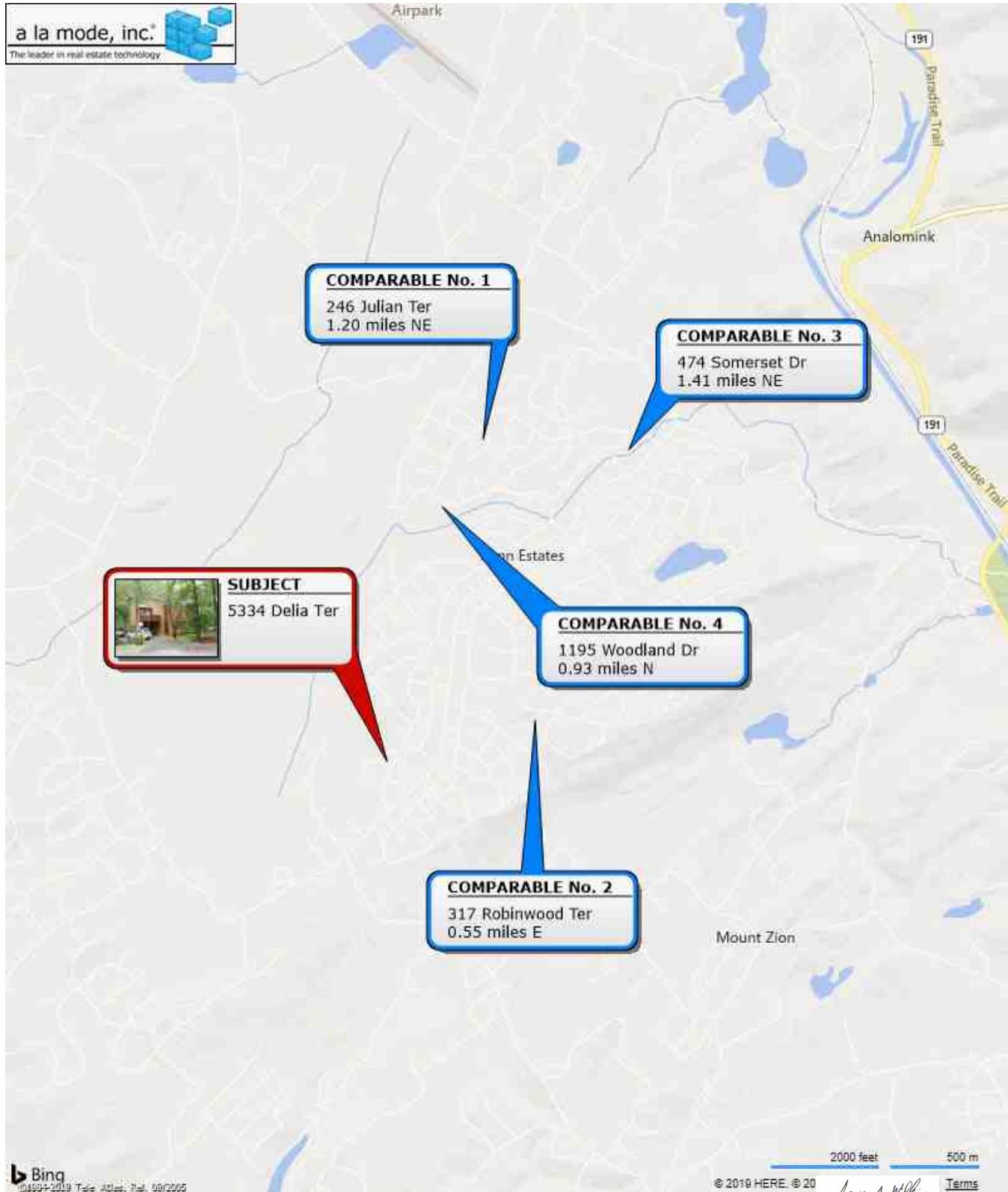
1195 Woodland Dr

Comparable 5

Comparable 6

Location Map

Borrower			
Property Address	5334 Delia Ter	County	PA
City	East Stroudsburg	State	18301
Lender/Client	Eckert Seamans Cherin & Mellott, LLC	Zip Code	Gutierrez, Antonio



Client:	Eckert Seamans Cherin & Mellott, LLC	Client File #:	
Subject Property:	5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio	Appraisal File #:	19M17052

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of our data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and have assumed that there are no such conditions and make no guarantees or warranties, express or implied. I will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment. The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

Market Value Definition (below)

Alternate Value Definition (attached)

MARKET VALUE is defined as the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised and acting in what they consider their own best interests;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Source: The Dictionary of Real Estate Appraisal, 5th ed., Appraisal Institute

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Subject Property:	5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio	Appraisal File #:	19M17052

APPRAISER CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analysis, opinions, and conclusions are limited only by the report assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

None Name(s)

As previously identified in the Scope of Work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as follows:

Property inspected by Appraiser Yes No

Property inspected by Co-Appraiser Yes No

- Services provided, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment: None Specify services provided: I did an exterior appraisal of the subject on 8-11-2018.

ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS, CANDIDATES AND PRACTICING AFFILIATES

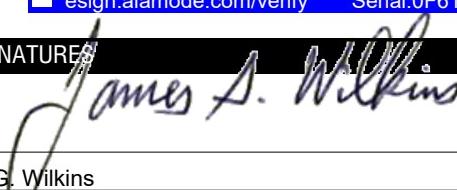
Appraisal Institute Designated Member, Candidate for Designation, or Practicing Affiliate Certify:

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute, which include the Uniform Standards of Professional Appraisal Practice.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

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APPRAISERS SIGNATURES

APPRAISER:



Signature _____

Name James G. Wilkins

Report Date 09/19/2019

Trainee Licensed Certified Residential Certified General

License # RL001261L State PA

Expiration Date 06/30/2021

CO-APPRAISER:

Signature _____

Name _____

Report Date _____

Trainee Licensed Certified Residential Certified General

License # _____ State _____

Expiration Date _____

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